



GROUND COVER

NEWS AND SOLUTIONS FROM THE GROUND UP

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INSIDE

Wealth gap – p. 2

Power of artistry – p. 3

Protecting the vulnerable – p. 4

Youth Volunteer Corps – p. 5

Meet vendor Roberto – p. 6

Damaged lives – p. 7

Puzzles – p. 8

Kevin's 1-year update – p. 9

A vendor's companion – p. 10

Lemon bars – p. 12



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Wealth gap anger waiting in the wings



by Susan Beckett
Publisher

Middle America's discontent with stagnant and falling wages played a major role in our recent presidential election. The wealth gap is another source of inequity whose full political impact is yet to be felt. Consider that the bottom half of the United States' population holds only one percent of its wealth while the top one percent owns 40 percent of the wealth. According to the Corporation for Enterprise Development (CFED), 44 percent of American households lack sufficient savings to stay out of poverty if they suffer a sudden loss of income for three months.

Surprise was the liberal reaction to the

revelation that 30 percent of the Latin vote went to Trump despite the pejorative comments he made about Mexican immigrants. Undoubtedly, many of those voters are American-born or emigrated from Cuba, Puerto Rico or other Latin countries rather than Mexico. However, more than a few Mexican-Americans did vote for change.

With the average Latino family having just \$100 in savings other than retirement accounts, it is not surprising that they feel the current system isn't working for them. The average black family is in even more dire straits with only \$25 in liquid savings.

The racial disparity in wages does not account for most of the disparity between the wealth of minorities and those of the average white family. In 2011, for every dollar white Americans had in wealth, black Americans had only six cents and Latino Americans had only seven cents. This wealth gap corresponds only weakly with education and income. In 2013, a black or Latino college graduate held less wealth, on average, than a white high school dropout.

While tax policy exacerbates the wealth gap in general, with the average millionaire receiving \$95,820 in tax breaks each year – over \$17,000 in mortgage deductions alone – while the average working family gets only \$174, what accounts for the larger gap by race? Hundreds of years of discriminatory policies and practices play a large role.

My ancestors immigrated to the United States long after slavery was abolished, yet we, even my children, have benefited from wealth-building policies and benefits that were denied to minorities through structural racism. My father's college was paid for by the G.I. Bill which also helped my parents finance their first home. While the Bill technically applied to black veterans, too, discriminatory admissions and lending policies blocked most African Americans from these benefits. Information about benefits was also deliberately withheld from black veterans.

By 1946, only one-fifth of 100,000 African Americans who applied for education benefits were registered in colleges. Historically-black colleges and universities were underfunded and filled to the gills and had to turn away 20,000 veterans. Between 1946 and 1947, veterans went from five percent to 48 percent of the college enrollees but only four percent of them were black.

In 1946 and 1947, 40 percent of all home mortgages were issued to veterans, but few of them were to black

veterans. This is especially significant because only 10 percent of Americans actively save. Most engage in passive investing, such as buying a home, which becomes inherited wealth.

Even those minorities who did manage to get ahead lived with extra anxiety and risk as they were denied the opportunity to buy insurance.

With his own home, savings from his job as an engineer, and able to reduce his taxes by writing off his mortgage payments, my father was able to start his own business. He was also able to recover and get a new job when the business did not prove to be profitable. Insurance provided by his employer ensured that his whole family got the medical treatment we needed, including special glasses and therapy for my four-year-old sister. Unimpeded by vision problems, she grew up to be very successful in her own right.

Thanks to my parents' financial stability and a small inheritance from my grandparents, my sister and I were able to attend college and graduate debt-free. We were then able to do the same for our children. That inheritance money also provided some of the down payment money for our starter houses, allowing us to get into the housing market early.

As my family enjoyed the advantages of middle class life, black Americans were pushed to the margins, most working minimum wage jobs. Even those with more money were able to buy houses only in undesirable areas where the value of the houses did not appreciate like they did in the white suburbs. It is estimated that black baby boomers will inherit 13 cents for every dollar inherited by white baby boomers.

Evening out the playing field could be done in many ways. The most obvious is adjusting tax incentives. Currently, less than three percent of tax incentives benefit the bottom 40 percent of earners.

Several proposals emphasize savings since they are key to staving off asset-draining emergencies and to building wealth. New York City piloted an experimental matched savings program in 2008 in which workers who received refunds from the Earned Income Tax Credit (EITC) could opt to have any amount of their refund direct-deposited into savings. If their account had at least as much money left at the end of the year as was initially deposited, they received a matching deposit from the program. Of the 2,200 people who opened accounts, 80 percent received the match and 70 percent of those

receiving the match maintained their savings or re-enrolled the next year. A similar program, SaveUSA, was then introduced in Newark, Tulsa and San Antonio in 2011 but a bill to make such Financial Security Credits national policy has yet to make it out of the Congressional Financial Services Committee.

A more radical proposal, "baby bonds," was discussed by Professor Darrick Hamilton when he spoke at a Poverty Solutions forum at the University of Michigan (U-M) School of Social Work on October 21, 2016. In the United Kingdom, such child development accounts are opened in trust for every baby at birth and endowed with 250 to 500 pounds, depending on the family's resources. Hamilton proposed endowments as high as \$50,000-\$60,000 for babies in families in the lowest quartile in net-worth. The money would grow and be available at age 18 for higher education and other designated purposes such as buying a home or starting a business. Knowing the money will be there fosters forward thinking for the children and their families. Dr. Hamilton pointed out that the total cost of baby bonds, while considerable, would still be significantly lower than the three trillion dollars we spend on incarceration every year.

U-M Professor Trina R. Shanks pointed out that children often require interventions earlier in life in order to be prepared for higher education at 18. She suggested that the flexibility of the Singapore model would be advantageous. The version of baby bonds rolled out by Singapore last year allows the money to be used for specific, age-appropriate purposes. For example, some of it can be used for educational toys or medical expenses from birth to age three, or for pre-school, private school, or corrective equipment and treatment, such as eyeglasses for school-age children. Since the cost of college is minimal in Singapore, whatever is left at age 18 goes toward social security but can be borrowed against.

There is a bias against wealth-transfer programs in the United States. However, it might be time to recognize that the wealthy have long benefitted from a tax structure that fosters their asset accumulation while doing little to empower the less fortunate. Redressing that bias through baby bonds would also tackle the problem of making higher education affordable for all. The signs are there of an impending revolution. The question is, will it be one of policy or violence?

GROUNDCOVER MISSION:

Creating opportunity and a voice for low-income people while taking action to end homelessness and poverty.

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The power of our artistry



by Rev. Dr. Martha Brunell
Groundcover Contributor

Spring semester 1978 was my last semester in seminary. At 25 I was a young married woman, and my husband and I were seminarians and house parents for the nursing students at Newton-Wellesley Hospital outside Boston. The Great Blizzard of '78 struck on February 5 of that winter. It would be another 25 years before a winter storm would visit Boston with more snow than fell on those two days.

The Commonwealth of Massachusetts was largely shut down for a week. Many staff couldn't get to the hospital. Students covered back-to-back shifts. A week of school was cancelled for us. In addition to watching over our student nurses and walking a couple of miles to the nearest market to keep an elderly neighbor in food, we ran the switchboard around the clock at the nursing school. Weeks later, at the end of March, that snow was still in Boston – packed and frozen into towering, dirty

gray mounds that gobbled up precious parking spaces.

That month Boston's Museum of Fine Arts opened an exhibit featuring their extensive collection of impressionist paintings. Polaroid had pioneered a new method for cleaning those treasures, and the museum glowed with brilliant color, in lovely contrast to the monochromatic dark colors outside. Prominent in this exhibit were a number of paintings by Claude Monet.

Six months later we had graduated, moved to Saint Louis, and begun ministry in our first church. It was then that the Saint Louis Art Museum mounted a Monet exhibit with their paintings and others borrowed from various museums and collections. At that exhibit the three panels of one waterlily triptych, *Agapanthus*, were reunited for the first time since they had been sold from Monet's studio in 1955 to a New York dealer and then to three art museums in Cleveland, Kansas City, and Saint Louis. The three panels are 42 feet wide and seven feet high when hung together. They are overwhelmingly beautiful. What a year 1978 was for us when we experienced so much of Monet's vision.

I am writing this column in mid-

November on what would have been Monet's 176th birthday. He started working on his large water lily paintings in Giverny, the location of his garden and studio, when he was 74 and World War I was beginning. He is famously remembered for not evacuating as German troops and the turbulence of war drew near to Paris. He wrote on the wall then that he would stay where he was and if he died, it would be among his canvases.

In these days of upheaval and uncertainty in our country, following a long-contested election season, artists of many mediums remind us of the power of our artistic expression. Whether we paint or write, garden or make music, dance, cook, carve, weld or sculpt, we find expression for what we know and what we feel, for our perspective on the world. And we can invite others to do likewise. Daring to share what we create, we release what is

stirring within us as a context to listen more fully with one another. Whatever we make doesn't have to be of museum quality. It only has to be an authentic rendering of who we are.

I encourage you with my words to find a medium that is true to you and to take the risk to articulate something from your core. In the artistry that flows through each of us, may we bridge divides that threaten to tear us apart, and may we find the common threads to weave a future together. We are committed to such connective creating on the pages of Groundcover News and into circles that widen outward, and hope that you will share a similar commitment.

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The road forward – protecting the most vulnerable as we go on

by **Angie Martell**
Groundcover Contributor

In the darkest of days we rise to meet our finest moments. Let us remember this phrase as we move forward. There is no question that the last 30 days have been stunning but we cannot be surprised because we saw it coming during the year-long electoral process. We have seen dissatisfaction with our government and our elected officials, and our nation has never before in its history been and remained so divided.

We have at times been complacent, absorbed in our own personal issues rather than seeing that “we are the people” of this nation and that it is incumbent upon us to speak out against injustice wherever it rears its ugly head.

Racism and misogyny are not new but have endured for much of this nation’s life while many have remained silent. Let us stop being complacent and understand that historically our nation has selectively removed members of its population and placed them in camps, even when they were citizens of this nation, because they were considered “other.”

Now is not the time for silence – it is the time of awakening and action.

First, let us not be ruled by fear. There has a great deal of speculation regarding what will happen after January 20, 2017. What will happen is that we will still have a Constitution and laws on the books that protect the civil rights of all people who reside in the United States. We must ensure that those laws are not “Trumped.”

It is incumbent upon us to help each other. If you see something, say something. Many groups in the next few months will plan strategies to tackle some areas of specific concern like immigration, LGBT Rights, hate crimes, and specific targeting of groups – especially Muslims. Participate, contribute, inform yourself, and make sure you have good information so that you can either inform yourself or pass it along.

LGBT

On the LGBT front, what is not going to happen is all same sex marriages will not be invalidated. To do so would be antithetical and problematic to the structure and foundations of our legal system. However, that does not mean that there will not be targeting, especially if Pence ultimately becomes president.

What could Trump do on day one to LGBT individuals? He could erase

or start to reverse several of Obama’s executive orders, guidance, and regulations that protect LGBT people at work, at school, in healthcare and in their homes. The Justice Department could also take a different position in courts throughout the land than they have taken in the last eight years. While discrimination is illegal in certain settings under civil rights laws, lawyers could argue that the current laws allow discrimination, especially here in Michigan where there are no State civil rights protections for LGBT people.

What does this mean?

1. Executive orders that protect LGBT federal workers and contractors could be repealed.
2. Guidance to educational providers that get federal monies that protect transgender and queer youth could be withdrawn and school guidance could say the opposite and we can start to see more religious protections and guidance in place.
3. A possible ban on transgender and gay military service.
4. A possible withdrawal on guidance protecting LGBT workers and withholding support of these discrimination cases in the courts.
5. Conversion therapy could surface again.
6. Rise of anti-LGBT bills and religious exemptions in the states.

Survivorship and Federal benefits like Social Security and federal employee retirement for gay couples will not be affected. The transition from pre-Obergefell has not been completed and may be an area of repeated litigation should federal agencies be less committed to equal treatment for gay couples.

Immigration & selective targeting of groups

Will Trump deliver on his promise to deport 11 million undocumented immigrants in the United States? Of greatest concern is whether there will be massive deportations of undocumented immigrants, immigrants who hold permanent residency who have been convicted of a crime, and/or a registry of certain groups, particularly Muslim groups.

The rhetoric of this past year has been troubling since everyone in this country is historically an immigrant except native indigenous peoples. Demonizing immigrants brings a rather disturbing

and hate-mongering vision antithetical to the spirit of democracy and our vision as people in the “land of the free and home of the brave.”

More than likely, once Trump assumes office, we may start to see the cancellation of many of President Obama’s executive orders such as the executive action that gave protection from deportation and work permits to more than 800,000 undocumented immigrants who came to the United States as children. If these executive orders are repealed, these individuals could lose jobs and scholarships that allowed them to thrive here in the United States and make them vulnerable to deportation. We may start to see campaigns to deport within the first year of this presidency with widespread raids in communities and workplaces.

Immigrants applying for visas may also be susceptible to “extreme vetting” which may call for ideological certification to demonstrate that these individuals share “American values.”

However, all persons – including those that are undocumented – are entitled to due process and significant resources will have to be allocated. Courts and Federal law enforcement will be clogged for years with immigration cases. Mass-scale deportations would greatly affect parts of the economy such as the agricultural sector and many industries that rely on daily labor workers, such as

the hotel industries. Mayors in cities like New York and Los Angeles have already stated that their cities will be safe havens.

Trump cannot reduce legal immigration of certain countries without the approval of Congress.

Affordable Care Act – healthcare

Throughout the election, Trump was clear that he wants the Affordable Care Act to be amended, or repealed and replaced. Trump could immediately cut off a form of financial assistance provided to the lowest-income enrollees in health plans sold on the affordable care health insurance exchanges.

What is at issue for many Americans is the “cost-sharing reductions,” that is, the subsidies the federal government pays health insurance companies to reduce out-of-pocket costs such as deductibles and co-payments, for those whose incomes are under \$17,820 for an individual. It is unclear whether Republicans in Congress will succeed in gutting the law in 2017 but what is clear is that Trump could issue executive orders that could terminate such reductions. The termination of these reductions would affect seven million people who presently receive this assistance.

Eliminating these subsidies for the poorest Americans would wreak havoc on the health insurance market that

see ROAD FORWARD, page 9



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Youth Volunteer Corps of Washtenaw

by Alice Newell
Groundcover Contributor

Youth are precious seeds. If they're planted in good soil of learning, young people can prosper abundantly. Teens, however, are often shown in a negative light in today's society. Positive intervention can redirect these buds of potential to make good lifestyle choices. By mentoring teens, raw talents are cultivated and a great impact is made on a community.

The Youth Volunteer Corps (YVC) of the Ann Arbor Y is an example of positive intervention, empowering teens to implement social change through community service. Teens are coached to utilize their skills in helping others. The YVC is an international non-profit organization, based in Kansas City, Missouri, that works to engage youth, ages 11-17, in team-based, structured, diverse, flexible service-learning opportunities. Participants partake in direct and indirect service-learning opportunities to help strengthen the community and commit themselves to promoting social justice throughout Washtenaw County. We are honored to have such a program here in our own county.

The YVC program runs year-round but intensifies during the summer with week-long blocks of service. YVC Team Leaders, employed by the Ann Arbor Y, lead participants on service projects and facilitate group dialogue on effective and sustainable volunteering. They learn that empathy is important in examining different lifestyle scenarios and their origins. In these sessions teens are given information on how to come up with possible solutions to social problems.

YVC volunteers can be seen throughout the Washtenaw area, including Ann Arbor and Ypsilanti, volunteering in various capacities such as environmen-



Linden connected Groundcover with the Youth Volunteer Corps where he is an active volunteer and member of the local steering committee.

tal preservation, hunger, homelessness and poverty, art and culture, healthy lifestyles, and much more. In exchange for their service, teens have a chance to meet new people, encounter new challenges and fulfill their service requirements for their schools. Youth can know that each experience they have is doing something meaningful and helping them gain practical skills.

One of the teens, Linden, who is also a member of the local YVC steering committee, developed a relationship with Joe Woods after talking with him while Joe was out selling Groundcover. Once he learned of Joe's interest in mentoring youth, he suggested that Joe speak to the YVC. Joe then invited the teens to the Groundcover News office, where he shared with them about street newspapers and his own life experiences. Joe, who is also the Vendor Sales Training Specialist at Groundcover News, was pleased to work with the YVC volunteers for three weeks this past summer.

"Investing in teens is important because they will be running the country in the next 15 to 16 years," Joe said.

He helped them grasp a better view of the struggles of homelessness. This gave teens a "bird's-eye view" of how social change can be implemented through a local newspaper.

Linden mentioned that "working with a group to create positive change in a community is a truly wonderful experience; providing the opportunity for youth to do so is the primary purpose of the Youth Volunteer Corps. However,

while putting in work alone is great, the richest volunteering experience comes from really connecting with those in the communities you are working with. You know, actually sitting down, listening to their stories, sharing some of your own, learning from each other, and genuinely becoming friends. I believe this really heightens the volunteering experience, and is mutually beneficial. This is what Groundcover and the YVC came together to achieve."

Joe said, "We need more people to take the time out to mentor youth and not shy away from them. In doing so, this will allow youth to express themselves positively instead of accusing them of wrongdoings." Joe said that working with the teens made him feel good, to do outreach and give back in another capacity. He emphasized to the youth "that it was okay to stay a teen and do mature things simultaneously."

Social responsibility is an act that most teens have not learned to value. Teens often feel that their input won't make any difference in society. But volunteering gives them a chance to become problem-solvers, adding possible solutions from a young perspective. It is said, "It takes a village to raise a child." However, if we include teens to bring about social change, they will appreciate the village more. When teens understand how everyone's help makes a difference, they become motivated to seek solutions to problems in their community.



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From Cuba to Ann Arbor, vendor Roberto is always on the move

by Susan Beckett

Roberto I. Caballero, vendor #347, is not afraid to strike out for new places – by foot, helicopter or boat. Nor does he hesitate to ask questions. That is how he made his way from Cuba to Ann Arbor, with many stops along the way.

He has been in Ann Arbor since July. He started selling Groundcover News after encountering long-time Groundcover volunteer Sandy Schmoker at the St. Andrew's breakfast where she was selling papers to existing vendors and encouraging those looking for work to give Groundcover News a try. Roberto has since become a fixture at the corner of Main and Washington where he sells Groundcover approximately 10 hours each day. When it opens, he comes to the Groundcover office for a cup of coffee and to restock his supply of papers and bumper stickers.



Roberto fashioned a bike trailer from a golf handcart to carry his possessions until he can secure housing.

Sometimes he takes breaks for a meal at the Delonis Center or local restaurant where Spanish is spoken, or to visit the PORT outpost of Community Services and Treatment Support to work on restoring his identity papers and regaining his green card. Roberto is proud that he has worked his whole life and is anxious to be able to pursue broader employment opportunities again. In the meantime, he is grateful to have money in his pocket, a bike and a bike-trailer he fashioned from a golf pull-cart on which he carries his bedding and belongings.

Roberto left Cuba 1980 when he was 21 years old. There was a rare opportunity to leave Cuba in April of 1980 as a downturn in the economy caused widespread discontent. When 10,000 Cubans took refuge in the Peruvian

see CUBA, page 10



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Damaged lives – how my children and I were let down by

by La Shawn Courtwright
Groundcover Vendor #56

I am a 47-year-old woman who has endured many forms of abuse: sexual abuse; domestic abuse at the ages of 22 to 25 years; the neglect of my high school guidance counselor, the dean of students, and the assistant principals of positive intervention; the abuses of power and reckless and torturous acts of human services agencies such as Child Protective Services (CPS) and Homes for Black Children.

Out of extreme distrust of social and human service organizations, it took me about 19 years to see a psychiatrist regarding my issues. I was diagnosed in June 2015, at age 46, as having four mental illnesses. I suffer from Post-Traumatic Stress Disorder (PTSD), anxiety-depression, an unspecified mood disorder, and Cluster B personality traits.

As a child, I was molested by a male family member who I once trusted. I felt guilty and ashamed about what happened to me once I realized it was inappropriate touching. I used to think of myself as stupid and blamed myself for it. I seemed to attract men that were emotionally and/or physically abusive. I've been raped numerous times. I'm blessed to not have contracted STDs.

My first year of high school I managed a 4.0 GPA. My first teenage experience listening to older teens cost me. It was



La Shawn has spent more than a decade trying to understand and repair damage to herself and her children.

after my mom made me stay out all night, because I went to a house party and came back at 1:00 a.m., that I began to rebel. I didn't know I could call the police for help. Once again I felt stupid and thought of myself as a bad girl unworthy of my mother's love. I was very confused. I reported this incident to my counselor and no action was taken. This only reinforced the idea that I deserved that punishment.

Before this I'd lived a very nurturing and positive life. I began to be truant from school, attending classes only two to three days a week. I was able to maintain A's and B's on classwork, homework, and exams, yet my attendance affected my grades tremen-

dously. I was not advancing past the 10th grade due to that.

I worked as a caddy from the age of 14 to 18. Both the dean of students and the assistant principal decided to issue me an overage referral rather than aid me in pursuing my high school diploma.

When I started my family, the ghosts from my past lifestyle spilled over into it in a negative, misconceived way. I would use two drugs recreationally with a few old acquaintances. I got drugs from my child's dad. He sold drugs and kept me supplied with them when I asked – and

at times when I didn't, too.

I moved out when he got raided and I was at home alone. They found two of the guns but no drugs. That was it for me. After I moved he became abusive towards me. He gave me three black eyes over a year and a half before I left him for good. I still have permanent black eye from the trauma and one of my eyes sits back further in the socket than the other.

As a mother, I was investigated by CPS. They referred my case to Homes for Black Children. I was a parent who never left her children and cared deeply for them. I did not trust people with my babies because of the things that happened to me. I did all of the things that CPS and HFBC told me to do. When I'd complete one goal they'd promptly assign me another. They told me to just do as they said or have my parental rights terminated for non-compliance.

I later discovered that they made me complete so many courses so the CPS workers could state that I had an

see DAMAGED, page 11

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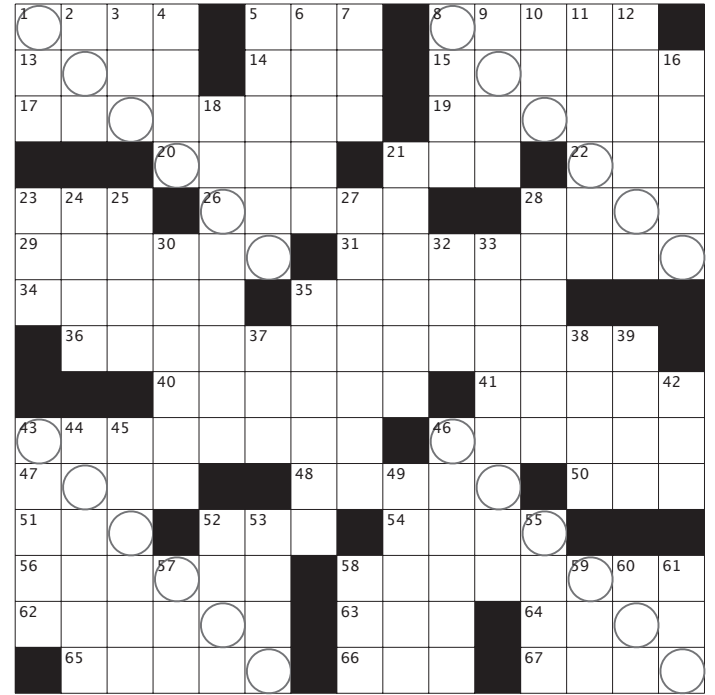
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- Like some towelettes
- Mystical quality
- Where MDs and RNs stay busy
- Some winter wear
- One might fall in a jag
- Central courtyard
- Pro ____
- Undergrad degrees
- "You Ain't Seen Nothing Yet" band, initially
- Telecom giant
- A little past quarter of
- Old Dodge model
- Red wine grape
- Start of a lullaby
- 2002 film "Bubba ____"
- Grinds
- With "the", "Tumbling Dice" band (and a hint to this puzzle's circled words)
- Annie, who got her gun
- Squirrel away
- Irrational, in a way
- People and birds
- Having color
- Iraq neighbor
- Continental divide?
- Political ideology
- Popular pet
- Franz's "pump you up" partner
- Impassive sorts
- Shame
- Judd of "Taxi"
- Foam finger number
- "____ Well That Ends Well"
- Childlike
- 24-Down, for one
- Undo, to an editor

DOWN

- Arabian stimulant
- Calendar abbreviation
- Writer Levin
- Family name in "The Incredibles"



© Peter A. Collins (Published via Across Lite)

- Explorer Hernando
- Haunted house sound
- Comcast, e.g.
- They hand out PGs and Rs
- Part of a stable diet?
- Verb designation: Abbr.
- Snowboard cousin
- How tightropes are pulled
- Struck, old style
- Option given by 23-Across
- Funk bassist ____ Collins
- Volcanic effluence
- Noted hammer-wielder
- "Mambo King" Puente
- "Hamlet", for one
- Quick rest
- Pull up a web page again
- Chi. clock setting
- Sake alternative
- Sign up
- When repeated, a 1965 hit by the Dixie Cups
- Black or snake follower
- Big hunk of beef
- Code-cracking org.
- "Heavy Things" jam band
- "____ City Limits"
- Suckerfish
- Leaning
- Zoo attraction
- 10% of MMLL
- 1975 Wimbledon winner Arthur
- Mmes. of Mexico
- "It ____" (answer to "Who's there?")
- Popular pet
- Keyboard key
- The Cavs on a scoreboard
- Id ____

Groundcover Vendor Code

While Groundcover News is a nonprofit organization and newspaper vendors are considered contracted self-employers, we still have expectations of how vendors should conduct themselves while selling and representing the paper.

The following list is our Vendor Code of Conduct, which every vendor reads and signs before receiving a badge and papers. We request that if you discover a vendor violating any tenets of the Code, please contact us and provide as many details as possible. Our paper and our vendors should be positively impacting our County.

All vendors must agree to the following code of conduct:

- Groundcover News will be distributed for a voluntary donation of \$1, or the face value of the paper. I agree not to ask for more than face value or solicit donations by any other means.
- I will only sell current issues of Groundcover News.
- I agree not to sell additional goods or products when selling the paper or to panhandle, including panhandling with only one paper.
- I will wear and display my badge when selling papers.
- I will only purchase the paper from Groundcover News Staff and will not sell

to or buy papers from other Groundcover News vendors, especially vendors who have been suspended or terminated.

- I agree to treat all customers, staff and other vendors respectfully. I will not "hard sell," threaten, harass or pressure customers, staff, or other vendors verbally or physically.
- I will not sell Groundcover News under the influence of drugs or alcohol.
- I understand that I am not a legal employee of Groundcover News but a contracted worker responsible for my own well-being and income.
- I understand that my badge is property of Groundcover News and will not deface it. I will present my badge when purchasing the papers.
- I agree to stay off private property when selling Groundcover News.
- I understand to refrain from selling on public buses, federal property or stores unless there is permission from the owner.
- I agree to stay at least one block away from another vendor. I will also abide by the Vendor corner policy.

If you see any Groundcover News vendors not abiding by the code of conduct, please report the activity to:
contact@groundcovernews.com
734-707-9210



Bethlehem United Church of Christ

423 S. Fourth Avenue, Ann Arbor, MI 48104
734-665-6149

Bethlehem Church is the home of the Groundcover office

Sunday Worship Times

8:30 am and 10:00 am

Sunday school at 10:15 am

Fellowship Hour follows each service

December Community Events – Welcome!

- December 4** Ann Arbor Youth Chorale concert at Bethlehem
4:00 p.m. in the Sanctuary
- December 9** German Pretzel Sales, 11 a.m. – 2 p.m.
\$1 each or \$10 dozen
- December 11** Children's Christmas Pageant, 10:00 a.m.
- December 24** Christmas Eve Services at Bethlehem
5:00 Family Service, with participation by our children.
Featuring Lessons & Carols and candle lighting.
7:30 A service of Lessons & Carols and candle lighting.
Featuring our Chancel Choir, Handbell Choir, Bethlehem Strings and Solid Brass.
11:00 A service of Lessons & Carols and candle lighting.
Featuring music of the harp. Communion served.
- December 25** MERRY CHRISTMAS
Worship Service at 10:00 a.m.
- December 26-27** Church office closed

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One year later – goals intact despite some course-correction



Kevin has stayed true to his goals and already has a successful pedicab business and motivational platform.

by Kevin Spangler
Groundcover vendor #307

It has been a year since I started working for Groundcover News. It has been the best year of my life. I finally figured out how to build a strong foundation.

The very first article I wrote was about goals and rituals. I introduced the goals that I set and they were some big goals. Sometimes I feel people think my goals are too lofty. I just laugh in my head. You have to set massive, compelling goals to keep you on track.

Goal lists change; somethings just don't work out. One goal that did not work out was going to school for 12 years to be a psychologist. My main goal is to revolutionize the drug rehab industry. Since I did not enjoy school, I started a pedicab business in March because I knew it would be difficult finding a job with no license and a criminal record. So I still have the same goals but I have to find a different path.

My goal is to create a drug rehab program that is not just a money-maker, which some are, but usually their success rates are poor. I want to get people back to zero. And teach them how to be entrepreneurs.

Now that my Boober Tours pedicab business has a motivational shop, I teach people how to set goals and work

on them every day. This started when I was having difficulties with two of my crew members. I thought and thought about how to handle this situation. I thought about consequences, rules handbooks and everything that I have seen before. I eventually went back to my foundation principle: focus on the negative and get more negative, or focus on the positive and get more positive. So, I came up with this goal class to build stronger crew members because if they are making decisions in line with their goals, I will never have to worry about issues.

This four-step process is from my very first article on goals and rituals and is timely since the New Year is coming up. This is one of the techniques that I use to shape my life for lasting change.

Step 1: Select an area in your life you want to improve and describe what that area is currently like for you. Be specific. I will use weight as an example because I used to weigh 300 pounds.

Step 2: Write down the rituals that have shaped your current conditions. Be honest. For example, I would wake up each morning and eat a few donuts, 8 eggs and toast. I'd eat deep fried potatoes, fast food, processed foods, I would eat massive meals right before bed, I drank beer, liquor, wine. I would over-consume every day. Even when I was not hungry I found myself stopping at

these horrible fast food places.

Step 3: Write down what it is that you want. Be specific. I want a perfect six-pack abdomen, I want to be healthy, I want all the chemicals in my body to be balanced, I want to lose 120 pounds, I want regular bowel movements, I want to learn as much as I can to help me lose this weight, I want to be happy, I want it to be simple.

Step 4: Write down rituals that will get you to your compelling vision. What would you need to do differently each day to get what you want? Will power does not work – rituals last a lifetime. My new ritual lifestyle of eating is: consume high-alkaline fruits only until noon; lunch is 70 percent live greens and veggies, 30 percent carbs such as potatoes or sweet potatoes; dinner is 70 percent veggies and greens, 30 percent protein of fish, chicken, or beef. Support local foods as much as possible. Divide my body weight, measured in pounds, by two and drink that much water in fluid ounces. Exercise on a regular basis (write a weekly schedule). Always pack my meals so I am prepared for my whole day. Only shop on the perimeter of the grocery store for whole foods, extremely minimal on dead foods.

The road forward

continued from page 4

could cost billions of dollars, and the damage wouldn't be limited to the low-income person since all enrollees of health insurance companies would then face the burden of increased premiums and reduced benefits.

Judiciary

Four years of this Presidency could also change the character of the judiciary. Trump's proposed U.S. Supreme Court nominees have by-and-large been pro-life, homophobic, and racist. As the Republicans now control both the House and the Senate, blocking such a nominee could prove extremely difficult.

However, in two years, there could be significant changes in the House and Senate, should Republicans lose seats. If the judicial appointments were slowed

Increase my branch chain amino acids and omega fatty acids through hemp hearts. Believe I am healthy and I only make healthy decisions. Teach your taste buds to love wonderful, healthy foods.

I hope you found this article insightful and something to try instead of the year-after-year failures of the usual New Year's resolutions.

I would also like to thank everyone for their generous donations. I was able to build my pedicab company to seven cabs in seven months and have seen one person get their license back and two people get off probation early. As for me, I have my own place and am paying my debts down every month. I am working on getting my license back, though I owe over \$17,000 in driver's responsibility fees. I used to see getting my license back as impossible but now I see it happening.

Now you've learned a little bit about one of the vendors for Groundcover News. Your donation helps a vendor in transition, like myself, get and maintain housing.

Boober Tours – the only way. If this article inspires you, call for a free ride: (734) 686-2087.

down until the 2018 elections, some of these appointments might not be confirmed.

Conclusion

The road forward is to be ever-vigilant, be informed, stand up and speak out especially for those who cannot, and mobilize against injustice. The time has come for us to come together as a nation and not allow this nation lose the values that we hold dear:

Freedom, Liberty, Equality, and Justice for all.

In order to heal this nation we must stand together in difficult times, just as many are currently doing in Standing Rock. We must not allow fear to overwhelm us but rather keep the hope strong in our hearts that tomorrow will dawn a better day for us and our children.

GROUNDCOVER NEWS ADVERTISING RATES

Size	Black and White	Color	Approx. Size
Business card	\$49.95	\$65.95	3.5 X 2
1/8	\$89.95	\$129.95	2.5 X 6.5 or 5 X 3.25
1/6	\$129.95	\$165.95	5 X 5
1/4	\$159.95	\$215.95	5 X 6.5
1/2	\$299.95	\$399.95	5 X 14 or 10 X 6.5
Full Page	\$495.95	\$669.95	10 X 14

PACKAGE PRICING

Three Months/Three Issues: 15% off

Six Months/Six Issues: 25% off

Full Year/Twelve Issues: 35% off

Additional 20% off ads with coupons

From Cuba to Ann Arbor

continued from page 6

embassy and asked for asylum, Fidel Castro responded by saying that anyone who wanted to could leave. Roberto was one of the 125,000 who jumped at the opportunity for a better life and came to the United States as part of the Mariel boatlift. His brother was among those who left Cuba for Peru. Their sister had already emigrated to the United States, thanks to a lucky lottery win.

After Roberto's boat landed in Miami, he was flown to Fort Chaffee, Arkansas, one of four centers where the refugees without Miami-area relatives were placed until a sponsor could be found for them. One year later, Roberto was returned to Miami where he had been sponsored by the Catholic Church. They helped him find a place to stay and a job as a field hand, picking tomatoes and oranges at minimum wage. About eight months later, he found a better job as a construction laborer.

Looking for a better life, he used his savings to travel to Chicago where he has an uncle. Dismayed by the winter weather, he then tried Rochester, New York where his sister had settled, unaware that it is also a northern city. His next stop was Las Vegas, Nevada where he worked as a dishwasher in a casino for about a year. Towards the end of that time, while he was in the parking lot on a break, he met Delores, a Mexican-American woman vacationing from Arizona. They chatted in Spanish and hit it off. They kept in touch by phone and Roberto eventually moved to Guadalupe, Arizona at her invitation.

They married and had a daughter, Kitt, and Roberto eventually opened his own landscaping business. After 26 years and three hernia operations, the economic downturn destroyed the business and Roberto and his wife grew apart. Feeling the need to be on his own again, Roberto left. He stayed with his brother (who had relocated from Peru) in Idaho for a little while then he hopped a bus to Spokane, Washington. The Salvation Army helped him settle there and arranged for another hernia operation. Two years later, Roberto was on the move again.

He once again visited his uncle in Chicago, then traveled back to Miami and on to Orlando where he worked for a year as an apartment maintenance man. He returned to Chicago by train, via Miami, and his wallet was taken while he slept on the train. He found himself out of money and unable to find work, largely because his green card had been in his wallet.

A Mexican-American he met told him of a work opportunity in Griffith, Indiana, so Roberto set off on foot for the 30 mile walk to Griffith. He worked the three-month construction job there and then started walking east looking for more work. Nearly 200 miles later, he found a shelter in Jackson, Michigan. People at the shelter advised Roberto to go the Immigration and Naturalization Service (INS) office in Battle Creek to get his green card restored.

He walked the 50 miles there only to discover that Battle Creek had a Homeland Security office, not INS. Homeland Security redirected him to the INS office in Detroit. Roberto walked back to Jackson where someone mentioned that the best place in Michigan was Ann Arbor, and it was on the way to Detroit. Roberto made the relatively short walk of 36 miles to Ann Arbor. He arrived in July, one month after leaving Griffith.

Asking around, he found his way to the Delonis Center and learned there about the daily breakfasts at St. Andrew's Episcopal Church. One Tuesday morning as he breakfasted there, he conversed with Groundcover News volunteer Sandy Schmoker who was selling papers to existing vendors. She gave him information about becoming a Groundcover vendor himself. He quickly embraced the self-employment opportunity.

Roberto recently got his driver's license and several other pieces of identification from Arizona and will soon travel to Detroit for an interview with the INS. Although he wouldn't hesitate to walk, thanks to the sales he's made to his Groundcover customers he has the seven dollars to take the bus or 11 dollars to take the train.

Throughout his journey, Roberto has kept in touch with his family and sent money back to Arizona.

"I left my old lady but not my daughter and grandsons," Roberto says frequently.

While he muses that he might settle in Ann Arbor permanently, he might yet find himself pulled toward family again.

Tax deductible contributions
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423 S. 4th Ave,
Ann Arbor, MI 48104

WISHING YOU
A BLESSED
NEW YEAR



Canines of Ann Arbor



Pauline rests with one of the many dogs who have befriended her.

by Pauline B.
Groundcover Vendor #351

Hi! I love my job at Groundcover. I love all the nice people I meet. I especially love all my doggy friends. They are so sweet and beautiful; some are so cute, most adorably affectionate. They are special in my heart. They don't act like they're too good for me, they don't give me hateful looks, they don't ignore me, but instead act happy when I pet them.

They're the canines of Ann Arbor, walking the streets with their kind owners, who take good care of them and generously share their time and doggies with others. I've seen huge amounts of joy on people's faces as they pet these wonderful animals – the therapy pets of Ann Arbor.

I saw one lady hold someone's fluffy little dog, and you could see so much happiness in her face as she told the owners of the little dog how lonely she was, and how grateful she was to hold their dog.

How could anyone abuse an animal? They have feelings and emotions, just as people do. They get depressed, scared, lonely, happy, and attached to others, just as people do. Dogs are intelligent, loving, and show gratitude.

How can people in certain countries kill and eat these wonderful creatures?

Dogs have great value as companions, guardians, rescuers, crime fighters and therapy pets. My hope is that everyone everywhere will be as kind to their own dogs and all dogs as the Ann Arbor downtown residents are to their canines. And my hope also is that people safely neuter their pets to prevent the abuse of killing the unwanted ones.

If I had the pleasure of owning a dog I would give it distilled water and food without grain, potatoes, or chemicals in it. In the wild, canines don't eat grains or vegetables. If we big humans are better off with filtered water, how much more would the smaller body of a dog be affected in a negative way by chemicals in water and food?

The canines of Ann Arbor and their sweet owners have helped take away a lot of the pain and suffering I have endured from being homeless. Thank you canines of downtown Ann Arbor, for your love and the joy you bring to others. Thank you, owners of these wonderful creatures, for taking the time to stop and let us enjoy your valuable pets. You are very special messengers of kindness, love and joy.

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JAMIE & ROBIN AGNEW

continued from page 7

I cried until I could not cry any more tears. I drank heavily to numb my pain and to escape the living hell I'd created or contributed to. This pain was and

It was in June of 2015 that I listened to a trusted friend that began to suggest that I see a psychiatrist to get professional counseling. He acknowledged to

Despite my experience with human and social service providers, I started to trust my friend's advice and made an appointment to see a psychiatrist and it has changed my life. My diagnosis and abuse history put me as a priority because I was at risk for further ills to take place. I had been on a low-income housing list for nine years before then. I received housing two weeks later and was prescribed a medication to treat my disorders.

I'm more than black and white. I am an example of true human spirit. I'm writing my autobiography and hope to publish it within a year.

A black and white graphic featuring a raised fist holding a peace symbol. The fist is positioned at the top, with the index and middle fingers extended upwards. The peace symbol, consisting of a circle with three lines extending from the center to the bottom, is held within the palm of the fist. The entire graphic is set against a white background.

– George Bernard Shaw

9	3	8	6	4	5	2	7	1
5	4	2	7	8	1	3	6	9
6	7	1	2	9	3	4	5	8
4	1	9	3	7	6	5	8	2
7	8	3	5	2	4	1	9	6
2	5	6	9	1	8	7	3	4
8	2	7	4	5	9	6	1	3
3	9	4	1	6	7	8	2	5
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1	2	3	4	5	6	7	8	9	10	11	12									
Q	T	I	P		C	G	I	M	O	I	S	T								
13	A	U	R	A		O	R	S		P	A	R	K	A	S					
17	T	E	A	R	18	D	R	O	P		19	A	T	R	I	U	M			
				20	R	A	T	A		21	B	A	S		22	B	T	O		
23	A	T	T	25		26	T	E	N	27	O				28	C	O	L	T	
29	S	H	I	R	A	Z				31	R	O	C	K	A	B	Y	E		
34	H	O	T	E	P			35	E	A	T	S	A	T						
			36	R	O	L	L	I	N	G	S	T	O	N	E	S		38	39	
						40	O	A	K	L	E	Y			41	L	A	Y	I	N
43	P		44	A	R	A	N	O	I	D			46	B	I	P	E	D	S	
47	H	U	E	D					48	S	Y	R	I	A			50	S	E	A
51	I	S	M			52	C	A	T				54	H	A	N	S			
56	S	T	O	I	C	S				58	D	I	S	G	R	A	C	E		
62	H	I	R	S	C	H				63	O	N	E			64	A	L	L	S
			65	N	A	I	V	E		66	G	O	D			67	S	T	E	T

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Lemon bars

by Elizabeth Bauman
Groundcover Contributor

Ingredients:

- 1 cup all-purpose flour
- ½ cup butter, softened
- ¼ cup powdered sugar
- 2 eggs
- 1 cup granulated sugar
- 2 teaspoons grated lemon peel
- 2 tablespoons lemon juice
- ½ teaspoon baking powder
- ¼ teaspoon salt



Directions:

Preheat oven to 350 degrees.

Mix flour, butter and powdered sugar.

Press in ungreased square pan (8x8x2 or 9x9x2) building up ½-inch edges.

Bake for 20 minutes.

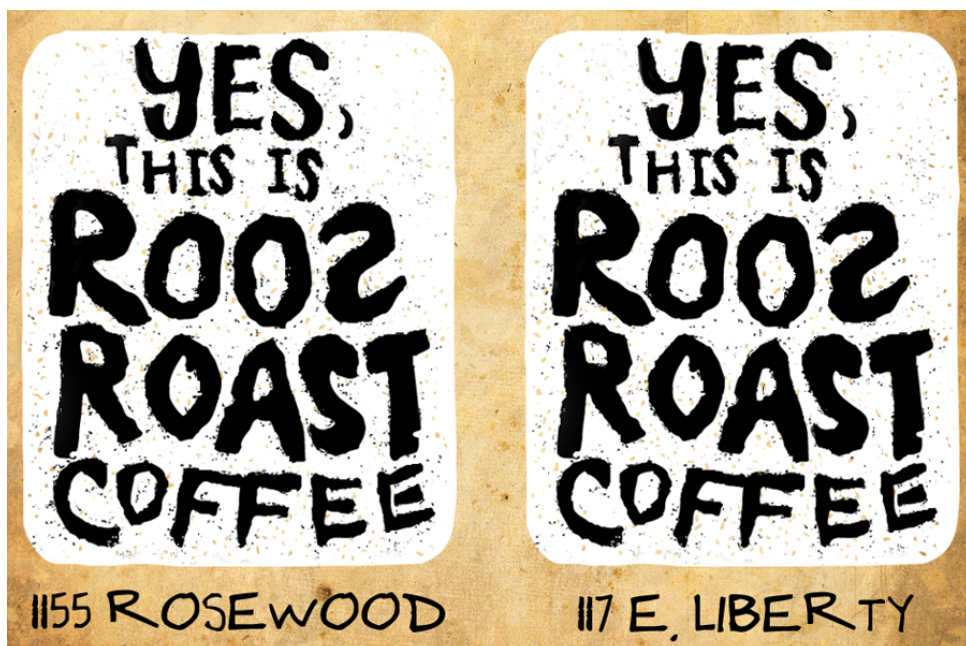
Beat remaining ingredients until fluffy, about 3 minutes.

Pour over hot crust and bake for another 25 minutes (until no indentation remains when touched lightly in center).

Cool. Cut in 1 ½-inch squares.

Sift light layer of powdered sugar over cooled bars.

A favorite baked every year for our annual cookie exchange by my longtime friend, Lisa. One of my husband's all-time favorite holiday cookies.





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